Docket No.: 418268003US

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Smith et al.

Application No.: 10/789,392

Confirmation No.: 4945

Filed: February 27, 2004

Art Unit: 3621

For: METHOD AND SYSTEM FOR A SERVICE

PROVIDER TO CONTROL EXPOSURE TO

NON-PAYMENT BY A SERVICE

CONSUMER

Examiner: J. R. Kucab

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Commissioner:

INTRODUCTORY COMMENTS

In response to the Office Action dated October 24, 2008, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.